

STATISTICAL INFORMATION ONLY: Debtor must check the number ahead of the following items included in the Plan.

_0 Valuation of Security

_0 Assumption of Executory Contract or Unexpired Lease

_0 Lien Avoidance

Last revised: August 1, 2020

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEYIn Re: Michael Reinhart & Susan ReinhartCase No.: 22-15254

Debtor(s)

Judge: RG

Chapter 13 Plan and Motions

☐ Original☒ Modified/Notice Required☐ Motions Included☐ Modified/No Notice RequiredDate: 03/15/2023THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULTS IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ P.E.Initial Debtor: /s/ M.R.Initial Co-Debtor: /s/ S.R.

Part 1: Payment and Length of Plan

a. The debtor shall pay \$2,700.00 per Month to the Chapter 13 Trustee, starting on April 1, 2023 for approximately remaining 51 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

The Debtors have paid \$22,880.00 into the Plan to date

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description: _____

Proposed date for completion: _____

☐ Refinance of real property:

Description: _____

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description: _____

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ None

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$5,000.56 per Order dated November 18, 2022
ATTORNEY FEE BALANCE	ADMINISTRATIVE	SUPPLEMENTAL ATTORNEY FEE: \$4,382.10 SUBJECT TO FEE APPLICATION FILED ON FEBRUARY 28, 2023
Internal Revenue Service	Tax Obligation	\$2,161.28

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid

Part 4: Secured Claims**a. Curing Default and Maintaining Payments on Principal Residence**☒ **NONE**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506:☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid Through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan [] NONE

The following secured claims are unaffected by the Plan:

PNC Bank - first mortgage

Bank of America - second mortgage

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g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Creditor

Collateral

Total Amount to be Paid Through the Plan

Spencer Savings Bank. Judgment No. J-159534-21 15 Greenview Drive, Pequannock, NJ \$99,132.82

Part 5: Unsecured Claims

☐ NONEa. **Not separately classified** allowed non-priority unsecured claims shall be paid:☒ Not less than **\$21,562.00** to be distributed *pro rata*☐ Not less than _____ percent☐ *Pro Rata* distribution from any remaining fundsb. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis of Separate Classification	Treatment	Amount to be Paid
US Department of Education/Nelnet	Student Loans	Paid outside the Plan	Regular monthly payments outside the plan. No payments due until 2027

Part 6: Executory Contracts and Unexpired Leases

☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions [X] NONE

NOTE: All plans containing motions must be served on all affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

☒

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Schedule Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions**a. Vesting of Property of the Estate**☒ Upon confirmation☐ Upon discharge**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Priority Claims
- 5) General Unsecured Claims

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: July 14, 2022.

Explain below **why** the plan is being modified:

Modified as per Order Authorizing Final Loan Modification Agreement dated March 7, 2023; Amend to include remaining months of the Plan and amount paid into the Plan to date; Amend to remove funding of Plan through loss mitigation; Amend to include claim for supplemental attorney fees; Amend to remove curing of default on secured second mortgage claim; Amend to remove assumption of vehicle lease

Explain below **how** the plan is being modified:

Part 1a amount of remaining months in Plan; Part 1b amount paid into the Plan to date; Part 1c remove loan modification language; Part 3 include claim for supplemental attorney fees; Part 4a remove cure of secured second mortgage claim; Part 6 remove assumption of vehicle lease

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No **(Modified as per Order Authorizing Final Loan Modification Agreement dated March 7, 2023. Loan modification does not result in material changes in the debtor's expenses)**

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 03/15/2023

/s/ Michael Reinhart

Debtor

Date: 03/15/2023

/s/ /s/ Susan Reinhart

Joint Debtor

Date: 03/15/2023

/s/ Paul Evangelista

Attorney for the Debtor

In re:
Michael Reinhart
Susan Reinhart
Debtors

Case No. 22-15254-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 21, 2023

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Reinhart, Susan Reinhart, 15 Greenview Drive, Pequannock, NJ 07440-1704
519649189	+ AMG Radiology, 475 South Street, Morristown, NJ 07960-6459
519649190	+ AMS, 2360 N. Lindbergh Blvd., St. Louis, MO 63114-1608
519649191	+ Arthur Stauff, 30 Kaunus Circle, Manchester, NH 03102-2317
519649192	+ Atlantic Health System, 475 South Street, PO Box 1905, Morristown, NJ 07962-1905
519649193	+ Atlantic NeoroSurgical Specialists, 89 S Sparta Ave, Sparta, NJ 07871-1777
519649196	+ Bestline, 11350 Knott St, Garden Grove, CA 92841-1400
519649197	+ Biggs Nystrom, 15 Greenview Drive, Pequannock, NJ 07440-1704
519687363	+ Blurette S. Meyer, 64 Eagle Rim Rd, Upper Saddle River, NJ 07458-1839
519649198	Bruce Meyer, 268 Dove Street, San Diego, CA 92103
519649205	+ Cullen & Dykman LLP, 433 Hackensack Avenue, Hackensack, NJ 07601-6452
519649206	Databit, 200 NJ-17, Mahwah, NJ 07430
519649208	+ Dimensional & Calibration Laboratories, 15 Greenview Drive, Pequannock, NJ 07440-1704
519649211	+ Estate of Herbert Meyer, 64 Eagle Rim Rd, Saddle River, NJ 07458-1839
519649212	#+ Garden State Precision, 510 Church St, Ridgefield, NJ 07657-2131
519649213	+ Gastroenterology Associates of New Jersey, 205 Browertown Rd, Ste 102, Little Falls, NJ 07424-2610
519649215	+ Glastonbury Southern Gage, 46 Industrial Road, Erin, TN 37061-5394
519649216	+ Heidenhein, 333 East State Parkway, Schaumburg, IL 60173-5337
519649218	+ Invo Spline, 2357 E 9 Mile Rd, Warren, MI 48091-2162
519649219	+ Johnson Controls, 500 Business Center Drive, Pittsburgh, PA 15205-1346
519649221	+ KES Machine, 176 Kelsey St, Newington, CT 06111-5418
519649222	+ LCA, 3150 Livernois Rd #300, Troy, MI 48083-5000
519649225	+ Meegan Tool Sales, 160 Oak St, P.O. Box 456, Glastonbury, CT 06033-0456
519649226	+ Mitutoyo, 965 Corporate Blvd, Aurora, IL 60502-9176
519677178	+ Mitutoyo America Corporation, 965 Corporate Blvd, Aurora, IL 60502-9176
519649228	+ OSS LLC, 380 Wingo Heights Rd #4b, Spartanburg, SC 29303-6632
519649232	+ PSE&G, 80 Park Plaza, Newark, NJ 07102-4194
519649229	+ Perry Johnson Laboratory, 755 West Big Beaver Road, Suite 1325, Troy, MI 48084-4918
519649230	+ Pitney Bowes, 3001 Summer Street, Stamford, CT 06905-4317
519649235	+ RLA Machine, 124 E Terrace Avenue, Lakewood, NY 14750-1330
519649233	+ Renishaw, 1001 Weseman Drive, Dundee, IL 60118-9409
519649234	+ Richard Berkshire, 6116 Cardinal Drive, New Bern, NC 28560-7164
519649237	Saldutti Law Group, 300 Kings Highway North, Cherry Hill, NJ 08034
519661997	#+ Scarinci Hollenbeck, LLC, 1100 Valley Brook Road, Lyndhurst, New Jersey 07071-3620
519649238	+ Spencer Savings Bank, 611 River Drive, Elmwood Park, NJ 07407-1348
519649239	+ Staples, 500 Staples Drive, Framingham, MA 01702-4474
519649241	+ Strategic Funding Source, Inc., c/o Nguyen Ballato Law Firm, 2201 Libbie Avenue, Richmond, VA 23230-2364
519649223	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Lexus Financial Services, P.O. Box 15012, Chandler, AZ 85244
519649242	+ Thread Check, 900 Marconi Avenue, Ronkonkoma, NY 11779-7212

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Total Noticed: 76

519649244 + Troemer, 201 Wolf Dr, Thorofare, NJ 08086-2245

TOTAL: 40

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 21 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 21 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: rmcowell@slgcollect.com	Mar 21 2023 21:07:00	Spencer Savings Bank, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
519649188	+ Email/PDF: bncnotices@becket-lee.com	Mar 21 2023 21:15:21	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519683452	Email/PDF: resurgentbknofications@resurgent.com	Mar 21 2023 21:15:19	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519649194	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 21 2023 21:07:00	Bank of America, 100 N. Tryon Street, Charlotte, NC 28202-4031
519690983	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 21 2023 21:06:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
519683692	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 21 2023 21:06:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519649195	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 21 2023 21:07:00	Barclays Bank Delaware, 100 S. West St., Wilmington, DE 19801-5015
519649199	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 21 2023 21:15:41	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519658683	+ Email/PDF: ebn_ais@aisinfo.com	Mar 21 2023 21:15:18	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519649202	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 21 2023 21:15:20	Citi Bank, PO Box 790034, Saint Louis, MO 63179-0034
519649203	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 21 2023 21:07:00	Comenity Capital Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519649204	+ Email/Text: compliance@contractcallers.com	Mar 21 2023 21:08:00	Contract Callers, 501 Greene St, Suite 301, Augusta, GA 30901-4402
519649207	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 21 2023 21:15:20	Department Stores National Bank, 701 E 60th St. N, Sioux Falls, SD 57104
519655297	Email/Text: mrdiscen@discover.com	Mar 21 2023 21:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519649209	+ Email/Text: mrdiscen@discover.com	Mar 21 2023 21:07:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
519649217	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 21 2023 21:07:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519649200	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 21 2023 21:15:28	Chase Auto Loan, PO Box 901076, Fort Worth, TX 76101
519649201	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 21 2023 21:15:40	Chase Card Services, Po Box 15298, Wilmington, DE 19850
519649220	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 21 2023 21:15:42	JPMorgan Chase & Co, 270 Park Avenue, New York, NY 10017
519668035	Email/PDF: ais.chase.ebn@aisinfo.com		

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		Mar 21 2023 21:15:28	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519681242	+ Email/Text: RASEBN@raslg.com	Mar 21 2023 21:07:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519649224	+ Email/Text: bknotices@mbandw.com	Mar 21 2023 21:08:00	MB&W, 26000 Cannon Road, Bedford, OH 44146-1807
519649227	+ Email/Text: electronicbkydocs@nelnet.net	Mar 21 2023 21:07:00	Nelnet Loans, PO Box 82505, Lincoln, NE 68501-2505
519649231	Email/Text: Bankruptcy.Notices@pnc.com	Mar 21 2023 21:07:00	PNC Bank, PO Box 10566, Birmingham, AL 35296
519688464	Email/Text: Bankruptcy.Notices@pnc.com	Mar 21 2023 21:07:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
519692543	Email/Text: bnc-quantum@quantum3group.com	Mar 21 2023 21:07:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519649236	+ Email/Text: bankruptcy@rubinrothman.com	Mar 21 2023 21:07:00	Rubin & Rothman, LLC, 1787 Veterans Highway, Islandia, NY 11749-1500
519649240	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 21 2023 21:07:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
519653221	+ Email/Text: rmcowell@slgcollect.com	Mar 21 2023 21:07:00	Spencer Savings Bank, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
519649243	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 21 2023 21:07:00	Toyota Financial Services, 19001 S. Western Avenue, Torrance, CA 90501
519656102	+ Email/Text: electronicbkydocs@nelnet.net	Mar 21 2023 21:07:00	U.S. DEPARTMENT OF EDUCATION C/O NELNET, 121 SOUTH 13TH STREET, LINCOLN, NE 68508-1904
519649245	+ Email/Text: edbknotices@ecmc.org	Mar 21 2023 21:07:00	US Department of Education, Department of Education Building, 400 Maryland Ave, SW, Washington, DC 20202-0008
519691483	+ Email/PDF: ebn_ais@aisinfo.com	Mar 21 2023 21:15:25	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519649210	+ Email/Text: jstauffe_bk@ebay.com	Mar 21 2023 21:08:00	eBay, 2025 Hamilton Avenue, San Jose, CA 95125-5904

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519649214	##+	Gerhart Systems and Control Corp, 754 Roble Rd, Allentown, PA 18109-9132

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0312-2

User: admin

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Paul Evangelista	on behalf of Debtor Michael Reinhart pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;jromero@scura.com;rshah@scura.com;vmajano@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.com;15905@
Paul Evangelista	on behalf of Joint Debtor Susan Reinhart pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;jromero@scura.com;rshah@scura.com;vmajano@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.com;15905@
Rebecca K. McDowell	on behalf of Creditor Spencer Savings Bank rmcdowell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com
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TOTAL: 9